

# Weekly Connections Call



# Duncan

ADVISOR RESOURCES

Making It All Work **Together**

## Today's Connection Call

Click the button below to view the recording of today's call.

**We are sorry for last week's video being attached to this week's email. Below is the correct video. Thank you for your patience.**

### [AI Driven Notes](#)



**Do YOU have a topic you would like discussed on the next call? Let us know! Contact your OSJ or reply to this E-mail.**

## Connecting With You

I have an issue with compensation!  
Is this product approved?  
Is this an OBA?

When it comes to support, our OSJ enterprise is second to none. But who do you contact? Click the link below and save to your favorites the OSJ contact list. It is the most comprehensive page on who to contact depending on need.

### **UPDATED DAR OSJ Contact List**

## Upcoming Connection Calendar

Rep calls are happening every Wednesday (Except the week of the Annual Branch Meeting) and we are working hard to fill the schedule.

**July 30th - Duncan Walsh Advisors with Dave and Tom**

**August 6 - Buffering Your Investments with Innovators ETF's**

**August 13th - Building a Branch of FP referrals with Adam Parks**

**August 20 - NO CALL DAY!!!**

**August 27 - Growing Your Retirement Plan Business with DAR**

**Plan to be a part of our call every Wednesday.**

## CJ's Compliance Lounge



### **The Use of Approved Communication Channels**

The newest compliance alert offers a consolidated overview of Cambridge's communication policies. Click [here](#) for the full alert, and watch the recording for a high level view of some highlights on this topic:

All individuals affiliated with Cambridge are required to use only approved communication channels for conducting securities-related business. This includes financial professionals, home office personnel, and non-registered support staff.

With the approval from Cambridge's advertising department, financial professionals can post approved videos to YouTube. Please contact the Cambridge Ad Review team at [advertising@cir2.com](mailto:advertising@cir2.com) PRIOR TO posting any videos or content to YouTube for

information on how to post in a compliant manner. When using approved collaboration tools, social media platforms, etc., you must ensure that you (or your office) have set up the proper archiving such that the messages automatically are captured by Smarsh. It is not permissible to use Teams, for example, if archiving to Smarsh is not set up.

If you share documents via screen share, you must have these documents approved as advertising or submit them as correspondence

If you receive a business-related message through an unapproved channel, you will need to forward the message to your approved Cambridge email account and report it to Cambridge ([offchannel@cir2.com](mailto:offchannel@cir2.com)).

All financial professionals and non-registered support staff must complete the following training requirements:

- For those who are joining Cambridge, you must complete an Electronic Communications Training via Knowledge Center University (KCU) within 30 days of your start date
- Annual Off-Channel Communications training that will be provided via RegEd
- An annual attestation as to your compliance with Cambridge policy

For questions, please contact the Compliance Department ([compliance@cir2.com](mailto:compliance@cir2.com)).

Please also refer to the following link [here](#), which leads to the “Off-Channel Communications” page on CIR2 and provides additional information on this subject.

## Around the Business Block with Larry



### Cambridge Update on Technology

Cambridge's Product Management Leadership Team is driving several technology initiatives focused on enhancing tools and resources to better support you and your business.

Members on the OSJ team are having regular conversations with these product managers as we get closer to the release of some brand technologies and enhancements of existing.

What you will see in the next 30 days are:

- First stage release of the new CLIC Workstation – negative compensation alerts, how to set up credit card payments online, and the NEW AI tool called Indy
- CLIC Docusign enhancements which include

adding auto tagging

- CLIC Fee templates for custom breakpoints (reminder you can set up Tiered and Breakpoints right now as templates)

What we are most excited about is 3-6 months away from delivery and that is Annuity Electronic Order Entry. There will be a showcase at Ignite of this technology. More information about the upcoming Now, Next. Later can be found here -> [LINK](#)

## NFS Supporting Individual Roth 401K Accounts

Beginning July 18, 2025, National Financial Services (NFS) will begin supporting employee Roth deferrals and catch-up contributions in the Premiere Select Individual 401(k) plan.

This enhancement aligns with SECURE 2.0 requirements: participants earning over \$145,000 (indexed for inflation) in the prior calendar year must now designate all catch-up contributions as Roth, starting on January 1, 2026.

This regulatory change originally comes from Section 603 of the SECURE 2.0 Act of 2022, which was delayed until January 1, 2026 via IRS Notice 2023-62.

Two new account types will be available:

- Roth Individual 401(k): For salary deferrals and catch-up contributions (excludes pre-tax and employer contributions)
- Inherited Roth Individual 401(k): For inherited Roth 401(k) assets

This registration type is available in CLIC<sup>®</sup>. When setting up the account, please select “non-prototype” as the registration subtype.

**Important:** The Solo 401(k) Plan Document, referred to as the 401(k) Profit Sharing Plan Account Kit, must specifically allow for Roth deferrals. While NFS is enabling Roth deferral functionality on its platform, the plan document itself must be amended to permit these contributions. Without this amendment, Roth deferrals cannot be accepted, even if the system appears to support them. This is a critical compliance detail that may be easily overlooked.

## Reminder About Windows 10 Support Ending

Windows 10 reaches end of support on October 14, 2025. After this date, users will no longer be able to log into cir2.com from devices operating on Windows 10 due to Microsoft discontinuing security updates for the operating system. All users running Windows 10 or any earlier operating systems for Cambridge-related business must upgrade to a newer operating system by October 14, 2025.

Technology recommendations for doing business with Cambridge are posted [here](#).

Users running Windows 10 are encouraged to take action now to avoid future disruption. The Cambridge Technology Consulting Team is available to discuss your needs and provide recommendations. For additional information from Microsoft regarding the end of support for Windows 10, click [here](#).

For questions, please contact the Cambridge Technology Consulting Team  
([techconsulting@cir2.com](mailto:techconsulting@cir2.com)) at [800-777-6080](tel:800-777-6080)

**\*Along the lines of the One Great Big Beautiful Bill Act, Larry showed a client-ready handout of Key Financial Data for 2025 that financial professionals can personalize for a nominal fee from Horseshmouth. Larry has submitted it to Advertising and will provide the tracking number once approved for faster review/approval should you wish to submit yours. Click here to find out more! [Horseshmouth: Key Financial Data 2025](#)**

## Business Opportunity

**Chris Bogren**  
Vice President, Advanced Planning  
Email: [chris.bogren@jackson.com](mailto:chris.bogren@jackson.com)

*Presenting:* The New Tax Bill, otherwise known as the “One Big Beautiful Bill Act” (“OBBBA”) was passed by the Senate on July 1, 2025, passed by the House on July 3, 2025, and then signed into law on July 4, 2025. The OBBBA extends many of the provisions contained in the Tax Cuts and Jobs Act (“TCJA”), amends some of those same provisions, and provides additions/changes to other sections of the tax code. Chris Bogren, VP of Advanced Planning at Jackson





will discuss select provisions of the OBBBA and discuss planning strategies for clients under the OBBBA.

Joining Jackson in 2014, Chris brings with him a wealth of knowledge and experience gained in banking law and commercial litigation, which adds a unique dimension to his role of Vice President of Advanced Planning. Chris and his team are responsible for sales enablement efforts relating to advanced markets sales concepts and planning technology.

Chris earned his Juris Doctor from the University of Miami and is licensed to practice law in Colorado. He holds FINRA Series 6 and 63 registrations and also has a Tennessee Life and Variable Products Insurance license.

Jackson's advanced planning team is comprised of two groups: attorneys and designation holders with experience in taxes, trusts, qualified funds and income planning and professionals with in-depth knowledge of the leading fintech tools and experience using those tools to model annuities and retirement income.

**Jackson** is committed to helping clarify the complexity of retirement planning - for you and your clients. Jackson's range of annuity products, financial know-how, history of award winning service and streamlined experienced strive to reduce the confusion that complicates your clients' plans.

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